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II. In the claims, please amend claims 1-4 and add claims 5-18 as follows:

Claim 1: (currently amended) A method for facilitating transaction processing over a [communications] network of interconnected users, providers and a payment and settlement mechanism utilizing a visually perceptible screen display interface, said method comprising:

providing a [communications] network, said network having a user operable terminal for connecting with and sending and receiving communications at a remote location, the terminal being interconnected with a gateway service platform processor, which, in turn, is interconnected with a payment and settlement mechanism and one or more [relative to a] provider of transactions, [and a gateway service platform] the terminal being further capable of [for] processing and transmitting communications to and from the [user-operable] terminal and to and from at least one computer associated with the one or more provider of the transactions;

providing a screen display, on said user operable terminal, of informational menus which provide access through connection indicia displayed on said screen [display] to a variety of information, goods, and services transactions offered by the one or more [participating] provider[s] of transactions, said connection indicia providing a variety of user selectable choices [~~said buttons being~~] changeable in accordance with different informational menus transmitted from said one or more provider[s] of transactions;

communicating to the service platform the user's input corresponding to the user's selection from said variety of information, goods, and services represented by said connection indicia on said screen display;

displaying on the screen display data concerning the information, goods, or services received from the computer through the service

platform in response to the user's selection from the variety of choices represented by said connection indicia [~~-, said data having been received from the services platform by the terminal]~~ ;

providing an option, on a screen display of informational menus, selectable by the user to communicate [~~by voice or TDD]~~ through the service platform to a representative of the provider of transactions with regard to the user selected information, goods, or services;

enabling the user to communicate with the representative of the provider of transactions ~~by voice or TDD transmission~~ upon the user's selection of said option [~~through a direct communication line between the user and the provider]~~ ; [and

~~terminating the menu display on the terminal screen when the direct connection between the user and the provider is initiated~~

enabling the user to make a selection of the information, goods, or services corresponding to the indicia displayed on the screen and transmitting that selection through the gateway processor to the one or more provider and to the payment and settlement mechanism;

whereby, upon receipt of the selection, 1) the gateway processor transmits the selection to the payment and settlement mechanism and to the provider; 2) the payment and settlement mechanism debits funds in the amount of the transaction from the user and credits the funds debited from the user to the provider; and 3) the provider delivers the selected information, goods or services to the user.

Claim 2: A method of accessing an account, conducting a transaction, obtaining a service or obtaining information using an interface with [~~a user interface for~~] a communications network, said communications network including a user operable terminal for connecting with and sending and receiving communications at a remote location relative to a provider of the account, transaction, service or information and a gateway service platform for processing and transmitting communications to and

from the user operable terminal and to and from at least on computer associated with the provider of the account, transaction, service or information, and with a payment and settlement mechanism, said method comprising:

providing, on said user operable terminal, a screen displayed interface of connection indicia that are different in accordance with differing modes of operation of the terminal;

providing instructional prompts on the screen displayed interface enabling the user to operate the terminal;

providing, in an internally programmed processing unit in the terminal, a multiplicity of preprogrammed choices represented by a plurality of connection indicia each having a different display characteristic with respect to the account, transaction, service or information, said multiplicity of preprogrammed choices being perceptible on the screen displayed interface to the user;

registering in the terminal the user's input corresponding to the user's selection from the multiplicity of preprogrammed choices displayed on the screen displayed interface;

communicating to the service platform the user's selection registered as the user's input from the multiplicity of preprogrammed choices;

displaying, on the screen displayed interface, data concerning the account, transaction, service or information received from the computer through the service platform in response to the user's selection from the multiplicity of preprogrammed choices, said data having been received from the services platform by the terminal;

simultaneously displaying on the screen displayed interface the multiplicity of preprogrammed choices and an option selectable by the user to communicate [~~by voice or TDD~~] through the service platform to a representative of the provider with regard to the user selected account, transaction, service or information;

maintaining in the processing unit of the terminal a record of connection address indicia uniquely associated with a representative of the provider of each account, transaction, service or information displayed that is associated with ~~[a voice or TDD]~~ communication option;

interconnecting the user terminal with the provider at the address associated with the provider in response to user selection of said option to communicate ~~[by voice or TDD]~~; and

enabling the user to communicate with the representative of the provider ~~[by voice or TDD transmission]~~ upon the user's selection of said option through a direct communication ~~[line]~~ link between the user and the provider; and

~~[terminating the menu display on the terminal screen when the direct connection between the user and the provider is initiated]~~

enabling the user to make a selection of the information, goods, or services corresponding to the indicia displayed on the screen displayed interface and transmitting that selection through the gateway processor to the one or more provider and to the payment and settlement mechanism;

whereby, upon receipt of the selection, 1) the gateway processor transmits the selection to the payment and settlement mechanism and 2) the payment and settlement mechanism debits funds in the amount of the transaction from the user and credits the funds debited from the user to the provider.

Claim 3: (currently amended) The method of claim 1, in which the payment and settlement mechanism is interconnected with one or more financial institution and [wherein] the step of providing a screen displayed interface comprises displaying [of] informational menus [includes] providing means for enabling the user to:

enter at least one of the group consisting of a user identification number, a secret code and a service password;

instruct a financial institution to initiate settlement of debits and credits with respect to charges incurred or funds acquired by the user as a result of a transaction with the provider;

request a confirmation number following successful completion of the transaction with the provider[;—and

~~repeat the transaction in the event of interruption or error in the data transmissions or error in the transaction].~~

**Claim 4:** The method of claim 2, wherein the step of providing a multiplicity of choices includes providing means for enabling the user to:

enter at least one of the group consisting of a user identification number, a secret code and a service password;

~~[instruct a financial institution to]~~ initiate settlement of debits and credits with respect to charges incurred or funds acquired by the user as a result of a transaction with the provider;

request a confirmation number following successful completion of the transaction with the provider[;—and

~~repeat the transaction in the event of interruption or error in the data transmissions or error in the transaction].~~

**Claim 5:** (new) The method of claim 2 in which, upon receipt of the selection, the gateway processor transmits the selection to the provider and the provider delivers to the user the account, transaction, service or information selected.

**Claim 6:** The method of claim 1 in which the payment and settlement mechanism is interconnected with one or more financial institutions that maintain accounts of the user and the one or more provider and in which,

upon receipt of the selection from the gateway processor, the payment and settlement mechanism processes the debit in the amount of the transaction by transferring funds from the account of the user to the account of the provider.

**Claim 7:** (new) The method of claim 3 including the display of a choice on the screen interface to provide means for enabling the user to repeat the transaction in the event of interruption or error in the data transmissions or error in the transaction.

**Claim 8:** (new) The method of claim 4 including the display of a choice on the screen interface to provide means for enabling the user to repeat the transaction in the event of interruption or error in the data transmissions or error in the transaction.

**Claim 9:** (new) The method of claim 1 in which the payment and settlement mechanism is interconnected with a credit card system with which the user's account and an account of the one or more provider are associated and in which upon receipt of the user's selection from the gateway processor, the payment and settlement mechanism debits the user's credit card in the amount of the transaction and credits the account of the provider with the funds of the transaction.

**Claim 10:** (new) The method of claim 2 in which the payment and settlement mechanism is interconnected with a credit card system with which the user's account and an account of the one or more provider are associated and in which upon receipt of the user's selection from the gateway processor, the

payment and settlement mechanism debits the user's credit card in the amount of the transaction and credits the account of the provider with the funds of the transaction.

**Claim 11: (new)** The method of claim 1 in which the variety of information, goods, and services displayed on the interface comprises a merchandise catalog.

**Claim 12: (new)** The method of claim 2 in which the multiplicity of choices having a different display characteristic with respect to the account, transaction, service or information displayed on the interface comprises a merchandise catalog.

**Claim 13:** The method of claim 1 in which the variety of information, goods, and services displayed on the interface comprises travel services linked to an airline reservation system.

**Claim 14: (new)** The method of claim 2 in which the multiplicity of choices having a different display characteristic with respect to the account, transaction, service or information displayed on the interface comprises travel services linked to an airline reservation system.

**Claim 15:** The method of claim 1 in which the payment and settlement mechanism interconnected with the gateway processor is an automated clearinghouse interconnected with a financial institution at which the user is an



account holder and the service displayed on the interface comprises a bill pay service that debits funds from the users account upon selection by the user of a payor indicia displayed on the screen and input by the user of a funds amount.

**Claim 16: (new)** The method of claim 2 in which the payment and settlement mechanism interconnected with the gateway processor is an automated clearinghouse interconnected with a financial institution at which the user is an account holder and the service displayed on the interface comprises a bill pay service that debits funds from the users account upon selection by the user of a payor indicia displayed on the screen and input by the user of a funds amount.

**Claim 17:** The method of claim 1 in which the means for permitting the user to communicate to the provider includes at least one of a voice, TDD or data transmission selected by the user.

**Claim 18: (new)** The method of claim 2 in which the means for permitting the user to communicate to the provider includes at least one of a voice, TDD or data transmission selected by the user.